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Name: Rashida A. Karmali

Signature:

*Rashida A. Karmali*



01-03-05

3624

CUSTOMER NUMBER 000042131

Docket No. 133.002

*[Handwritten signature]*

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Rashida Karmali

Serial No.: 09/829,851

Art Unit: 3624

Filed: April 10, 2001

Examiner: Kazimi, Hani M.

For: COMPUTERIZED EVALUATION OF RISK IN FINANCING TECHNOLOGIES

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Commissioner for Patents

Alexandria, VA 22313-1450

**AMENDMENT Under 37 CFR 1.111**

Sir:

In response the Office Communication dated December 16, 2004 applicant files this Response which incorporates:

- 1) the Response filed on June 3, 2004 in response to the Office Action dated March 8, 2004, and
- 2) the Response filed on September 24, 2004 in response to the Office Communication dated September 9, 2004. Claims 1-3 are cancelled. New Claims 4-12 are added.

In fact, the requirement stated in the December 16, 2004 , i.e.,- “arguments pointing out specific distinctions believed to render the newly added claims 4-12 are patentable” –was met in the June 3, 2004 response. Therefore, in order to avoid further problems,

applicant has combined the first (1) and second (2) responses. The Examiner need not refer to the previous two responses.